1: Herskovits E-4, 5 (1934) 1937 SV3 Haiti SV3
Mirebalais

~~As has been stated, daughters who have been given~~ a dowry forfeit their share, but even when a formal *dot* has not passed, the number of animals given her when she went to her husband is mentioned and she is sometimes asked to waive a corresponding portion of her share in consideration of what she has already received. If she refuses to do this, however, there is no recourse but to allow her her full share, though public opinion would censure such greed.

Debts incurred by the dead must be repaid before the estate can be settled, while attempts are also made to collect all loans made by him. Where no written statement of a debt exists, a declaration by the dying man before witnesses is necessary; otherwise his heirs acknowledge their obligation at their pleasure. Conversely, if no statement attested by a notary exists to verify a loan made by him, his heirs have no means of collecting it. On the whole, lending has been found through experience to be ill-advised unless such a "paper" has been executed before a notary, and land has been pledged as collateral either before the head of the family of the borrower or before a magistrate. For though interest is not demanded by the peasants, and loans are made as a gesture of friendship, "even the people of the hills"—to use the Mirebalais idiom for the most naïve rustics—have learned that just debts are often not repaid where there is no legally enforceable claim.

A man who dies childless leaves his property to his brothers and sisters by the same father and mother. The husband of a "legally" married woman who dies childless is said to have the right to one fourth of her property, the rest going to her relatives, but most often "they drive him away," giving him nothing, and since a man is customarily too proud to contest the matter, he does not insist on receiving his due. A childless widow continues to live in her dead husband's house until her death, and she also receives one fourth of her husband's property. At her death the house passes to her husband's relatives, but the quarter of his estate which she had received goes to her family.

3: Leyburn Z-4, 5 (no date) 1966
SV3 Haiti SV3

175 452 453 If contemporary testimony can be credited, the complete indifference of the Haitian élite to business was matched by their ignorance of finance when this was anything more complicated than cash payment transactions or face-to-face exchange. They seem to have been wholly unfamiliar with the uses of commercial paper, the meaning of overdrafts, or bills of exchange. Individual credit was not understood, nor was a signature enough to start a flow of business. As one person from France put it in 1846, "It takes 10,000 francs of money to do 10,000 francs of business."[14] If a merchant doing a good business found his purse empty and needed only to borrow in order to purchase other goods, that circumstance offered to his mind "a redoubtable extremity enveloped in profound mystery; and it is a rule of loyalty and of honor to which Haitian commerce is never false, that the paper on which a man has placed his signature should remain, until the day the loan is paid back, impenetrably shut up in the portfolio of the lender."

[426] Interest, if money could be borrowed at all, was at the rate of one per cent a day, three per cent a month, and from sixteen per cent to twenty per cent a year. Thus letters of credit and promissory notes never moved the slightest business transaction in the country. To seek credit was to confess one's financial embarrassment.

175 45 The economic ills which harassed Haiti under Boyer were, to a greater or less degree, the same that bedeviled the country for the rest of the century. It seems worth while to list them, for they reveal the mentality of the ruling clique and caste—a mentality which could see no reason for altering of these basic matters, and which during administration after administration devoted itself to superficialities. Haiti's weaknesses were not entirely due to folly and clumsiness, however, but to a perfectly natural ignorance. There was no background for economic thinking: how should ex-slaves with a handful of old freedmen be familiar with credit, banking, overdrafts, and the like? Even education in France would not necessarily offer enlightenment on these matters. "Culture" meant literature, not economics.

These, then, have been the major economic defects of Haiti, 1806 to 1915, due partly to ineptitude, partly to imperfect education:

175 454 648 1. The exclusion of all foreign or white investment, industry, and capital. One article in every constitution was given over to this

14. R. Lepelletier de Saint-Remy, *Saint-Domingue*, II, 187.